# UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF OKLAHOMA

In re:	Murray, Kevin Keith	)	
	Murray, Dawn Williams	)	Case No.: 15-80612
		)	Chapter 13
	Debtors	)	

# AMENDED PLAN AND SUMMARY, NOTICE OF INCORPORATION OF TERMS OF ORIGINAL PLAN AND STATEMENT OF CHANGES TO PROVISIONS OF SECURED CLAIMS

**COMES NOW**, the Debtors, by and thorough their attorney, Jimmy L. Veith, P.C., and files their Amended Summary of Plan, Notice of Incorporation of Terms of Original Plan and Statement of Changes to Provisions of Secured Claims:

- 1. The Debtors have attached hereto their Amended Plan and Summary, which provides for a term of 60 months. All terms contained in the Original Plan (except the Summary) filed on 7-28-15, are incorporated by reference.
- 2. Pursuant to 11 U.S.C. § 1323(b) the modifications contained in the Amended Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
- 3. Only the following secured claims have been affected by the modifications contained in the Amended Summary attached:

CREDITOR	COLLATERAL	DESCRIPTION OF THE CHANGE				
American Nat'l Bank	2010 travel trailer	The secured claim of \$6,899.23 will be paid 6.00% interest, 59 payments of \$136.67 beginning in month 2.				
Auto Ranch	2001 Ford F-150	The secured claim of \$5,791.40 will be paid 6.00% interest, 59 payments of \$114.73 beginning in month 2.				
Embrace Home Loans,	Homestead	This creditor shall receive the regular monthly payments of \$1,021.26, beginning in month 4, and the pre-petition arrearage claim of \$15,000.00 and the post-petition arrearage claim of \$4,085.04 will be paid in full without interest over the life of the plan.				
Dated: 1/29/2016		1				
		/s/ Jimmy L. Veith				

AN AMENDED SUMMARY OF PLAN IS ATTACHED HERETO.

Total Amt.

Paid By Total

## Summary of Plan

Debtor(s): Murray, Kevin & Williams, Kelly Case No. 15-80612 Dated: 1/29/2016

			Δ	mount of		Interest	Beg	End	Monthly	Trustee/		Paid by
Class	Description of Collateral	Creditor		ured Claim	Acct. No.	Rate	Mo	Мо	Payment		Paid	Trustee
I.A.	2010 travel trailer	American National Bank	\$	6,899.23		6.0000%	2	60	\$136.67	Trustee	59	\$8,063.78
I.A.									\$0.00	Trustee	1	\$0.00
I.A.	2001 Ford F150 pickup	Auto Ranch	\$	5,791.40		6.0000%	2	60	\$114.73	Trustee	59	\$6,768.95
I.A.										Trustee	1	\$0.00
I.A.									\$0.00	Trustee	1	\$0.00
I.A.										Trustee	1	\$0.00
I.A.										Trustee	1	\$0.00
I.A.										Trustee	1	\$0.00
I.A.										Trustee	1	\$0.00
I.A.										Trustee	1	\$0.00
II.A.	Homestead	Embrace Home Loans, Inc.	•	127,252.69		contract	4	60	\$1,021.26		57	\$58,211.82
II.B.	Homestead	Embrace Home Loans, Inc.	\$	15,000.00		0.0000%	7	60	\$277.78		54	\$15,000.00
II.B.	Homestead	Embrace Home Loans, Inc.	\$	4,085.04		0.0000%	7	60	\$75.65	Trustee	54	\$4,085.04
II.A.										Trustee	1	\$0.00
II.B.										Trustee	1	\$0.00
II.B.			\$	-					\$0.00	Trustee	1	\$0.00
II.A.										Trustee	1	\$0.00
II.B.										Trustee	1	\$0.00
II.B.			\$	-					\$0.00	Trustee	1	\$0.00
II.A.										Trustee	1	\$0.00
II.B.										Trustee	1	\$0.00
II.B.									\$0.00	Trustee	1	\$0.00
I.B.										Trustee	1	\$0.00
I.B.										Trustee	1	\$0.00
III.A.	Child Support (See Comment #1.)	Oklahoma Child Support Service	\$	24,841.79		0.0000%	1	60	\$100.00	Trustee	60	\$6,000.00
III.B.										Trustee	1	\$0.00
III.C.										Trustee	1	\$0.00
IV.A.	Attorney Fees	Jimmy L. Veith, PC								Trustee		\$3,185.00
IV.B.	Real property & personal tax	Carter County Treasurer								Trustee		\$717.54
IV.B.	income taxes	Okla. Tax Commission								Trustee		\$100.14
IV.B.										Trustee		
IV.B.										Trustee		
IV.B.										Trustee		
Total												\$102,132.27

### Class V Executory Contracts:

- Debtors reject the oral agreement with Marvin & Brenda
  McKinnon for the purchase of a 2013 Hyundai Elantra at \$350.00 per
  month.
- Debtors assume the lease purchase agreement with Flexshopper LLC., and will resume the regular monthly payments, to be paid outside the plan.

ABOVE MEDIAN DISPOSABLE INCOME CALCULATION: Monthly Net Disposable Income: (Form 22C, L. 59) Disposable Income to Unsecured Creditors Amount (DITUC):

Amount available to all Creditors under Chapter 7: Total Priority Claims: Chapter 7 Test Amount:

Greater of Below Median DITUC or Chapter 7 Test Amount: Greater of Above Median DITUC or Chapter 7 Test Amount:

Amount proposed to Pay to Class IV.C. Claims (In Re Lanning): (Must be more than Greater of DITUC or CH 7 Test)

Amount to Class IV.C. Claims:

Applicable							
Commitment	Plan						
Period	Term	Beg	End	Mo Pmt		# Mos	Amt. Paid
36	60	) 1	1	\$5,040.11	Debtor	1	\$5,040.11
		2	6	\$0.00	Debtor	5	\$0.00
		7	60	\$2,009.00	Debtor	54	\$108,486.00
					Debtor	1	\$0.00
TOTAL AMOUNT PAID INTO PLAN							\$113,526.11
Trustee Fee (10%)							\$11,352.61
Total paid to Class I, II, III, IV.A and IV.	B. creditor	s above					\$102,132.27
Amount to be paid to Class IV.C. Unse	cured Clair	ns:					\$0.00
Amount by which plan is not feasible (I	f positive th	en plan	is feasi	ible).			\$41.23

\*If amount paid to Class IV.C. claims (non-priority unsecured creditors) is zero then actual percent is zero.

\$0.00		
\$0.00	Estimated Payment to Unsecured Creditors:	
	Class IV.C. Claims per Sch. F	\$37,659
\$0.00	Claims Relegated to Class IV.C.	\$0
\$817.68	Total Class IV.C. (Non-Priority Unsecured) Claims	\$37,659
\$0.00	Required Amount to Class IV.C. Claims	\$0.00
	Estimated Percentage to Class IV.C. Claims:	0.00%
\$0.00		
\$0.00		
	BELOW MEDIAN DISPOSABLE INCOME CALCULA	TION:
	Amount paid in months 1 to 36 by Debtor:	\$65,310.11
	Less Trustee Fee:	\$6,531.01
	Less payments to Creditors:	\$102,132.27
\$0.00	Net to Class IV.C Claims:	\$0.00

Class	Desc. of Collateral	Creditor	Location
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor

#### Comments

1. The Debtor will treat this claim as a long term debt and pay \$100.00 per month through the plan. This debt will not be discharged upon completion of the plan.

Form SP Post-Act 07012011(for Plan form 07-01-2011)